

ABSTRACT OF THE DISCLOSURE

A business method is disclosed which provides a useful, concrete and tangible result of enabling an automobile dealer or other business selling property purchased by consumers utilizing financing with a retail installment contract. The method provides the ability of having immediate monies and protection from any or several risks of not receiving monies as a result of the assignment or sale of retail installment sales contracts or other instruments of finance, such as, but not limited to, leases, portfolios of several contracts, or invoices for cash being rejected and returned "unpaid".

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